

IN THE CLAIMS

1. (Cancelled).
2. (Cancelled).
3. (Cancelled).
4. (New) A computer-implemented system for assessing risk for financing a select technology enterprise, said system comprising:
 - a) a computer readable medium having computer readable code embodied thereon, and configured to control a computer processing unit that is arranged to receive data related to risk categories for financing the select technology enterprise, the technology enterprise selected from the group consisting of biotechnology, internet, information technology, health care, chemical processing, communications, software, nanotechnology, bioinformation and medical devices, and the risk categories including tangible assets, intellectual property, personnel, financial liquidity, current liability or potential liability; and
 - b) an executable computer readable medium having computer readable program instruction and software stored on the processing unit and executable on demand, said computer readable medium and software being operative with the processing unit to:

gather data related to the risk categories and receive information relating to details of the financing,

structure the information received based on historical data and performance data according to risk categories,

generating scores for individual risk categories, and
calculating a current cumulative risk score referencing the structured
information and the gathered data.

5. (New) The system according to claim 4, further including the steps of:
determining when the individual and cumulative scores indicate an acceptable level of
financial risk,
causing the financing request to be accepted when the risk score indicates an acceptable
risk of financing, and
causing the financing request to be rejected when the risk score indicates an unacceptable
level of financing risk.

6. (New) The system according to claim 5, further including:
taking corrective measures for risk scores that are of unacceptable level of financing risk,
and
causing the financing request to be accepted when the score indicates an acceptable level
of financing risk.

7. (New) A computer program product for assessing risk for financing a select
technology enterprise, said product comprising:
a. a computer readable medium having a computer code arranged to receive data
related to risk categories for financing the select technology enterprise, the technology
enterprise selected from the group consisting of biotechnology, internet, information
technology, health care, chemical processing, communications, software,
nanotechnology, bioinformation and medical devices, and the risk categories including

tangible assets, intellectual property, personnel, financial liquidity, current liability or potential liability;

b. a computer readable medium having a computer code arranged to gather data related to the risk categories and receive information relating to details of the financing;

c. a computer readable medium having a computer code arranged to structure the information received based on historical data and performance data according to risk categories; and

d. a computer readable medium having a computer code arranged to generate scores for individual risk categories, and calculating a current cumulative risk score referencing the structured information and the gathered data.

8. (New) The computer product according to claim 7 wherein the computer code on the computer readable medium is arranged to determine when the individual and cumulative scores indicate an acceptable level of financial risk, cause the financing request to be accepted when the risk score indicates an acceptable risk of financing, and cause the financing request to be rejected when the risk score indicates an unacceptable level of financing risk.

9 (New) The computer product according to claim 7 wherein the computer code on the computer readable medium is arranged to:

take corrective measures for risk scores that are of unacceptable level of financing risk,
and
cause the financing request to be accepted when the score indicates an acceptable level of
financing risk.

10. (New) A computer implemented method for assessing risk for financing a select
technology enterprise, said method comprising:
a computer readable medium having instructions for gathering data related to the risk
categories and receive information relating to details of the financing,
structuring the information received based on historical data and performance data
according to risk categories,
generating scores for individual risk categories, and
calculating a current cumulative risk score referencing the structured information and the
gathered data.

11. (New) The computer implemented method for assessing risk for financing a select
technology enterprise according to claim 10, said method additionally comprising:
determining when the individual and cumulative scores indicate an acceptable level of
financial risk,
causing the financing request to be accepted when the risk score indicates an acceptable
risk of financing, and
causing the financing request to be rejected when the risk score indicates an unacceptable
level of financing risk.

12. (New) The computer implemented method for assessing risk for financing a select technology enterprise according to claim 11, said method additionally comprising:

taking corrective measures for risk scores that are of unacceptable level of financing risk, and

causing the financing request to be accepted when the score indicates an acceptable level of financing risk.